

Division of Vocational Rehabilitation (DVR)

Technical Specifications: Benefits Analysis Services

(Effective July 1, 2004)

A. Service Definition:

Benefits Analysis is a process by which provider staff work directly with DVR consumers to gather the necessary information for an analysis of the impact of employment on their disability-related benefits.

Benefits Analysis services include gathering information on Social Security and other disability benefits a DVR consumer is receiving and advising her or him of the impact that working would have on those benefits. When DVR purchases Benefits Analysis services, the emphasis is on determining how best to utilize work incentives so that the consumer can make informed decisions about returning to work. DVR will purchase this service in three components as needed by individual consumers:

Informed Choice Benefits Analysis includes working with the consumer to gather sufficient information to provide guidance to support an informed choice regarding an effort to return to work under an Individualized Plan for Employment (IPE).

In-Depth Benefits Analysis includes establishing detailed work incentive plans for DVR consumers, and developing long-term strategies that may be needed to ensure success of their IPE.

SSA Approved PASS Plan includes assisting the consumer in developing an approved Plan for Achieving Self-Support.

B. Applicable National Standards:

Social Security Administration Benefits Planning Assistance and Outreach program specifications were used as source material for these specifications. Ideas were also incorporated from the Pathways to Independence requests for proposals and subsequent technical specifications for Pathways and Comprehensive Team-Based Employment Services (CTES) contracts.

C. Process Standards:

Informed Choice Benefits Analysis

An Informed Choice Benefits Analysis is intended to be provided as early in the VR plan development process as possible to help consumers better understand their benefits and the potential use of work incentives programs. The assessment and report are to be completed within 1 month of referral. The product of this service is the consumer's informed decision about whether to pursue an employment goal and whether to plan to limit hours and earnings as part of the IPE.

To provide an Informed Choice Benefits Analysis, Benefits Specialists will obtain and evaluate comprehensive information about the consumer, on the following:

- Beneficiary background information,
- Disability,
- Employment and earnings,
- Resources,
- Federal and State benefits,
- Health insurance,
- Work expenses,
- Work incentives, and
- Service(s) and supports;

They will assess the potential impacts of employment and/or other changes on a beneficiary's Federal and State benefits eligibility and overall financial well-being.

Benefits specialists will take advantage of the Social Security Administration's Benefits Planning Query tool and other Wisconsin-based tools such as the CHEQ tool to assist in the analysis. In order to expedite the process, the benefits specialist is not required to determine months of Trial Work Period used or the Extended Period of Eligibility. A conservative approach that assumes the TWP has been used up is acceptable for purposes of the Informed Choice Benefits Analysis.

Using this information, the Benefits Specialist will provide information and assist the beneficiary in understanding and assessing the potential impacts of employment and provide specific guidance regarding the affects of various work incentives. This will include a face-to-face meeting with the consumer to review the results of the analysis and answer any questions they may have. A telephone conference will suffice when a face-to-face meeting is impractical. The results will be explained to the consumer in their preferred mode of communication. The availability of In-Depth Benefits Analysis will be explained at this time. The results of the analysis and this meeting will be reported to the DVR staff.

In-Depth Benefits Analysis

In cases where the consumer and DVR staff need a more in-depth analysis to develop or effectively implement the IPE, this service may be authorized. The assessment process and report should be completed within two months from referral. If the consumer received an Informed Choice Benefits Analysis in the previous six months, DVR will pay only the balance of the In-Depth fee. In addition to the Informed Choice Benefits Analysis services listed above, the In-Depth Benefits Analysis will include:

Time-limited direct assistance to a beneficiary in the development of a comprehensive, long-term benefits management plan to guide the effective monitoring and management of Federal and State benefits and work incentives. Specific components of the plan must address:

- Desired benefit and work outcomes,
- Related steps or activities necessary to achieve outcomes,
- Associated dates or time frames,
- Building on initial benefits planning efforts including information gathering, analysis and advisement, and
- Benefits/financial analysis (pre- and post-employment);

This service component includes:

- An in-depth analysis of a participant's current benefits/entitlements (e.g. SSI, SSDI, VA benefits) and other public social support services, a review of existing financial disincentives to work caused by public and private program eligibility rules, especially the potential (or current) impact of employment on a participant's benefits status, cash benefit level, and health insurance coverage. Some examples of cash transfer programs include SSI, SSDI and VA benefits.
- Developing a comprehensive plan to address any negative impacts on needed public benefits caused by increased earnings. This plan will examine all sources of income currently received by the participant and offer alternatives that maximize employment opportunities and earned income without jeopardizing the participant's economic security or health status.
- Analysis of the possible use of Social Security work incentives, waiver programs and the Medicaid Purchase Plan, extended Medicare provisions, or other available alternatives to reach employment goals.
- Development of a comprehensive framework of possible options available to a beneficiary and projected results for each as part of the career development and employment process; and
- Ensuring confidentiality of all information provided.

The in-depth analysis should include the determination of Trial Work Period and Extended Period of Eligibility as applicable. An in-depth benefits analysis will result in a written report and staffing with the consumer and the DVR staff. The results will be explained to the consumer in their preferred mode of communication. It will generally be conducted as part of the IPE development process.

SSA Approved PASS Plan

A PASS Plan (Plan for Achieving Self-Support) allows individuals eligible for Supplemental Security Income disability benefits to set aside income and/or resources for a specified time to achieve a work goal. The Benefits Specialist may provide assistance to document the need to set aside funds for this purpose. When authorized, a PASS Plan will be closely coordinated with the costs and timeframe of the DVR consumer's IPE.

This process includes assisting the consumer with developing realistic cost estimates, rationales for the needed cost items, and assistance completing the PASS Application Form (SSA-545-BK). In addition, this service includes contacts as needed with SSA's PASS Cadre to seek clarification of SSA's objections and make modifications to the plan to obtain their approval.

D. Outcome Standards and Fee Schedule:

The primary outcome of Benefits Analysis services is an informed DVR consumer. The provider will annually conduct a consumer satisfaction survey to determine satisfaction with services provided and to seek recommendations for improvements in services. This report will be submitted to the DVR central office annually.

DVR will pay the applicable fee for the Benefits Analysis upon completion of the analysis, explanation to the consumer and receipt of the appropriate report. In the case of PASS plans, this includes verified SSA approval of the plan.

E. Reporting Standards:

Informed Choice Benefits Analysis: A brief report will be submitted to the consumer and DVR staff within one month of referral. The report will include a brief description of the consumer's benefits, an explanation of the work incentives that may apply, data showing the impact of earnings on benefits and the results of the face-to-face meeting to review the analysis with the consumer.

In-Depth Benefits Analysis:

The benefits summary report includes the following:

- Personal and benefits data including earned and unearned income, assets, medical coverage, waiver services, marital status, and other services that are based on income or asset eligibility such as food stamps, energy assistance or housing subsidies. SSA, county human services, case managers or other sources as appropriate, must verify information.
- An explanation of the benefits, entitlements and services the consumer receives and the impact of earnings on these benefits, entitlements and services.
- A description of applicable work incentives such as extended period of eligibility, trial work period, earned income exclusion, disability related work expenses and extended medical benefits, as applicable.
- A description of the Medicaid Purchase Plan or Medicare extension and how the consumer can take advantage of these health care provisions, as applicable.

This report is due to the consumer and DVR staff within two months of referral for the service.

PASS Plan

The Benefits Specialist will assist the consumer in preparing the SSA-545-BK form and related documentation for review by SSA.